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# FEDERAL RESERVE statistical release

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H.8



For use at 4:15 p.m. Eastern Time  
June 11, 2010

## Notes on the Data (billions of dollars)

Some of the data reported in the "Notes on the Data" section of the May 14, 2010 release have been revised. As of the week ending March 31, 2010, domestically chartered commercial banks had consolidated \$361.3 (instead of \$361.6) billion in assets and liabilities. The major asset items affected were: other securities, mortgage-backed securities, -\$5.6; other securities, non-MBS, -\$23.2 (instead of -\$23.1); commercial and industrial loans, \$24.7 (instead of \$30.3); real estate loans, revolving home equity loans, \$6.0 (instead of \$5.9); real estate loans, closed-end residential loans, \$21.1; real estate loans, commercial real estate loans, \$1.2; consumer loans, credit cards and other revolving plans, \$326.0 (instead of \$322.3); consumer loans, other consumer loans, \$30.1 (instead of \$28.0); other loans and leases, \$25.0 (instead of \$25.1); allowance for loan and lease losses, \$36.4; cash assets, \$4.1; trading assets, other trading assets, -\$1.7; and other asset items, -\$10.0 (instead of -\$9.6). The major liability items affected were: borrowings, borrowings from banks in the U.S., \$4.4; borrowings, borrowings from others, \$375.9 (instead of \$376.2); and other liability items, -\$1.7. The residual (assets less liabilities) decreased \$17.3. The major memoranda items affected were: securitized credit cards and other revolving plans, -\$334.6; other securitized consumer loans, -\$23.3; and securitized real estate loans, -\$25.7. Foreign-related institutions had consolidated \$20.7 billion in assets and liabilities. The major asset items affected were: other securities, non-MBS, \$1.1; commercial and industrial loans, \$0.7; and other loans and leases, \$18.9. The major liability items affected were: deposits, other deposits, \$0.5; borrowings, borrowings from others, \$21.0; net due to related foreign offices, -\$12.0; and other liability items, \$11.2.

# FEDERAL RESERVE statistical release



H.8

## Selected Assets and Liabilities of Commercial Banks in the United States<sup>1</sup>

Percent change at break adjusted, seasonally adjusted, annual rate

For use at 4:15 p.m. Eastern Time  
June 11, 2010

Account	2005	2006	2007	2008	2009	2008 Q4	2009 Q1	2009 Q2	2009 Q3	2009 Q4	2010 Q1	2010 Feb	2010 Mar	2010 Apr	2010 May
<b>ASSETS</b>															
1 Bank credit	10.8	8.3	10.0	3.4	-6.4	4.0	-4.8	-5.7	-7.9	-8.1	-7.0	-7.3	-4.8	-4.7	-8.0
2 Securities in bank credit <sup>2</sup>	4.4	4.5	7.0	0.5	7.7	10.8	2.9	4.7	15.1	7.4	4.2	2.0	-1.5	9.5	-13.1
3 Treasury and agency securities <sup>3</sup>	-0.5	1.4	-6.5	9.5	15.8	32.3	9.8	1.1	32.1	17.5	10.2	7.3	8.5	33.3	-5.6
6 Other securities	13.6	9.5	27.5	-9.5	-3.3	-15.1	-6.3	9.8	-8.3	-8.1	-5.6	-6.8	-18.5	-31.2	-26.8
9 Loans and leases in bank credit <sup>8</sup>	12.8	9.5	10.9	4.2	-10.2	2.2	-6.8	-8.5	-14.4	-12.7	-10.5	-10.4	-5.9	-9.4	-6.3
10 Commercial and industrial loans	13.4	13.5	18.7	14.6	-18.6	12.1	-13.4	-16.6	-26.2	-23.8	-19.7	-16.9	-15.4	-17.3	-7.5
11 Real estate loans	15.5	10.4	6.9	0.2	-5.4	-0.8	-1.0	-2.2	-9.1	-9.7	-7.8	-11.6	-7.0	-5.9	-4.9
12 Revolving home equity loans	14.7	1.8	5.7	12.8	0.5	12.2	9.8	2.1	-4.9	-4.9	-3.3	-1.2	-2.0	-3.8	-7.4
13 Closed-end residential loans <sup>9</sup>	—	10.1	5.5	-8.7	-8.5	-8.7	-5.3	-3.6	-13.7	-12.5	-7.7	-20.7	-7.8	-2.1	1.3
14 Commercial real estate loans <sup>10</sup>	—	14.1	9.1	6.3	-4.4	2.8	-0.5	-2.4	-6.1	-8.9	-9.5	-6.8	-8.0	-10.4	-9.9
15 Consumer loans	7.5	1.0	9.0	7.1	-3.8	7.0	9.8	-10.6	-5.7	-8.3	-16.6	-0.8	-6.7	3.9	-13.5
16 Credit cards and other revolving plans	11.4	0.7	11.3	6.8	-7.5	11.1	13.1	-17.7	-9.2	-16.3	-28.3	0.2	-6.6	6.6	-21.1
17 Other consumer loans <sup>11</sup>	2.2	1.3	5.7	7.5	1.8	0.9	5.0	0.0	-0.8	2.8	-0.8	-2.0	-6.6	0.2	-4.1
18 Other loans and leases	8.5	11.7	19.7	1.8	-23.3	-7.6	-39.5	-18.8	-30.2	-13.9	1.5	-8.3	16.3	-32.6	0.5
21 LESS: Allowance for loan and lease losses	—	—	—	—	—	—	—	—	—	24.3	5.7	7.5	-9.9	-10.5	-14.6
22 Interbank loans <sup>12</sup>	-14.6	18.2	25.9	-14.6	-38.1	-71.3	30.2	-6.9	-79.6	-107.6	-60.3	46.5	-150.2	-261.6	59.9
25 Cash assets <sup>15</sup>	-0.1	-4.5	0.5	156.7	46.7	539.7	45.5	33.1	5.2	80.4	22.1	133.9	-38.8	-70.5	9.2
26 Trading assets <sup>16</sup>	—	—	—	—	—	—	—	—	—	-72.4	-45.7	12.8	-17.3	5.2	128.4
29 Other assets <sup>18</sup>	7.5	13.5	11.2	17.4	-1.6	29.1	-6.1	-2.7	6.2	-3.7	19.6	26.5	-13.1	-8.9	13.3
30 TOTAL ASSETS <sup>19</sup>	<b>9.0</b>	<b>8.8</b>	<b>11.0</b>	<b>9.3</b>	<b>-5.8</b>	<b>21.9</b>	<b>-2.5</b>	<b>-5.5</b>	<b>-10.1</b>	<b>-5.6</b>	<b>-3.8</b>	<b>11.1</b>	<b>-12.1</b>	<b>-15.9</b>	<b>-0.1</b>
<b>LIABILITIES</b>															
31 Deposits	8.7	7.5	9.2	5.7	5.2	4.2	4.3	6.2	5.3	4.5	0.9	4.7	-3.9	-5.2	-1.9
32 Large time deposits	19.1	20.3	16.6	-2.1	-4.6	-30.5	-22.4	0.5	6.0	-2.2	-4.8	-2.1	-21.8	-32.2	-37.8
33 Other deposits	—	—	—	—	—	—	—	—	—	6.7	2.7	6.9	1.9	3.3	9.2
34 Borrowings	4.8	13.2	15.4	19.2	-28.6	39.0	-27.4	-21.3	-44.9	-35.3	-19.5	-5.7	-66.0	-72.4	-24.6
37 Trading liabilities <sup>20</sup>	—	—	—	—	—	—	—	—	—	-56.3	-38.1	-61.4	10.7	-1.1	178.2
41 Other liabilities <sup>21</sup>	6.4	17.4	2.8	1.4	-9.6	19.6	-14.9	-1.4	-6.2	-17.2	-7.2	-1.4	26.7	19.7	63.6
42 TOTAL LIABILITIES <sup>19</sup>	<b>8.3</b>	<b>8.8</b>	<b>11.8</b>	<b>12.2</b>	<b>-8.9</b>	<b>32.0</b>	<b>-8.6</b>	<b>-10.9</b>	<b>-12.4</b>	<b>-5.0</b>	<b>-5.7</b>	<b>6.6</b>	<b>-25.8</b>	<b>-25.6</b>	<b>-0.1</b>

Percent changes are at a simple annual rate and have been adjusted to remove the effects of nonbank structure activity of \$5 billion or more, as well as the estimated effects of the initial consolidation of certain variable interest entities (FIN 46) and off-balance-sheet vehicles (FAS 166/167). Figures reported in the H.8 Notes on the Data are generally used to make these adjustments. For information on how the data were constructed, see [www.federalreserve.gov/releases/h8/about.htm](http://www.federalreserve.gov/releases/h8/about.htm). Line numbers on this page correspond to those used in the remainder of the release. Percent changes for other series shown on the release are available for customizable download through the Federal Reserve Board's Data Download Program (DDP). Footnotes appear on the last page of the release.

**Assets and Liabilities of Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars

June 11, 2010

Account		2009 May	2009 Nov	2009 Dec	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	Week ending			
										May 12	May 19	May 26	Jun 2
ASSETS													
1	Bank credit	9,315.2	9,045.6	9,013.3	8,947.0	8,890.5	8,956.1	9,263.4	9,198.6	9,251.2	9,213.8	9,164.1	9,132.2
2	Securities in bank credit <sup>2</sup>	2,199.2	2,304.5	2,331.1	2,335.6	2,339.2	2,329.5	2,330.2	2,305.4	2,323.8	2,314.6	2,291.5	2,273.4
3	Treasury and agency securities <sup>3</sup>	1,259.5	1,402.8	1,438.0	1,437.9	1,446.7	1,457.0	1,501.3	1,495.4	1,505.6	1,503.1	1,485.5	1,481.1
4	Mortgage-backed securities (MBS) <sup>4</sup>	—	991.6	1,003.6	999.6	1,001.5	987.8	1,001.8	1,001.7	1,009.2	1,002.3	996.0	996.8
5	Non-MBS <sup>5</sup>	—	411.3	434.4	438.3	445.2	469.2	499.5	493.7	496.4	500.8	489.4	484.2
6	Other securities	939.7	901.6	893.1	897.7	892.5	872.5	828.9	810.0	818.2	811.5	806.0	792.3
7	Mortgage-backed securities <sup>6</sup>	—	217.3	214.3	214.1	210.0	206.5	197.7	190.3	194.0	190.3	187.9	184.2
8	Non-MBS <sup>7</sup>	—	684.4	678.8	683.6	682.5	666.0	631.2	619.8	624.2	621.3	618.1	608.1
9	Loans and leases in bank credit <sup>8</sup>	7,115.9	6,741.1	6,682.1	6,611.4	6,551.3	6,626.6	6,933.2	6,893.2	6,927.4	6,899.2	6,872.7	6,858.8
10	Commercial and industrial loans	1,521.3	1,339.8	1,317.6	1,289.5	1,271.3	1,260.8	1,263.3	1,253.5	1,256.7	1,250.5	1,253.1	1,255.1
11	Real estate loans	3,879.6	3,804.2	3,784.0	3,758.3	3,722.2	3,707.0	3,714.8	3,700.2	3,718.2	3,702.8	3,685.2	3,685.3
12	Revolving home equity loans	612.5	604.3	602.5	600.2	599.6	600.0	603.0	599.5	600.1	599.5	599.4	597.9
13	Closed-end residential loans <sup>9</sup>	1,554.6	1,542.0	1,535.3	1,529.8	1,503.5	1,498.5	1,514.0	1,516.0	1,530.9	1,518.0	1,503.7	1,508.8
14	Commercial real estate loans <sup>10</sup>	1,712.5	1,657.9	1,646.2	1,628.3	1,619.0	1,608.5	1,597.8	1,584.7	1,587.2	1,585.3	1,582.2	1,578.6
15	Consumer loans	859.4	838.7	829.1	814.2	813.4	894.1	1,177.9	1,164.6	1,173.7	1,162.8	1,155.7	1,159.5
16	Credit cards and other revolving plans	363.1	342.0	331.3	317.0	317.1	393.9	654.4	642.9	651.5	640.2	634.8	639.0
17	Other consumer loans <sup>11</sup>	496.3	496.6	497.9	497.2	496.3	500.1	523.5	521.7	522.2	522.6	520.9	520.4
18	Other loans and leases	855.6	758.4	751.4	749.3	744.4	764.7	777.3	774.9	778.7	783.0	778.7	759.1
19	Fed funds and reverse RPs with nonbanks <sup>12</sup>	260.9	208.9	207.6	205.6	207.6	212.7	203.8	210.9	210.6	218.4	214.4	201.1
20	All other loans and leases <sup>13</sup>	594.8	549.5	543.8	543.8	536.8	551.9	573.5	564.0	568.2	564.6	564.3	558.0
21	LESS: Allowance for loan and lease losses	—	202.5	202.0	203.7	205.0	211.6	238.1	235.2	239.2	233.4	233.6	231.3
22	Interbank loans <sup>12</sup>	407.0	223.2	214.3	211.5	219.8	192.2	150.4	157.8	156.8	152.9	167.8	160.3
23	Fed funds and reverse RPs with banks <sup>12</sup>	329.5	157.7	151.3	149.5	157.8	141.5	127.5	138.2	137.0	133.2	147.0	141.0
24	Loans to commercial banks <sup>14</sup>	77.4	65.5	63.1	62.1	61.9	50.8	22.9	19.6	19.8	19.7	20.8	19.3
25	Cash assets <sup>15</sup>	1,035.5	1,221.0	1,160.3	1,181.8	1,313.5	1,271.8	1,200.6	1,209.9	1,245.3	1,242.6	1,203.1	1,135.2
26	Trading assets <sup>16</sup>	—	285.1	270.1	255.3	258.1	254.1	254.2	281.4	269.9	284.6	293.5	280.2
27	Derivatives with a positive fair value <sup>17</sup>	—	259.6	245.1	230.2	234.9	228.5	231.1	257.2	244.8	261.1	267.8	256.3
28	Other trading assets	—	25.5	25.0	25.2	23.1	25.7	23.0	24.2	25.1	23.5	25.7	23.9
29	Other assets <sup>18</sup>	1,136.3	1,186.5	1,216.3	1,244.4	1,271.7	1,255.5	1,239.7	1,259.2	1,247.5	1,277.0	1,270.1	1,237.3
30	TOTAL ASSETS <sup>19</sup>	12,127.4	11,758.8	11,672.4	11,636.3	11,748.5	11,718.2	11,870.2	11,871.6	11,931.5	11,937.6	11,865.1	11,714.0

Footnotes appear on the last page.

**Assets and Liabilities of Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars (continued)

June 11, 2010

Account		2009	2009	2009	2010	2010	2010	2010	2010	Week ending			
		May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 12	May 19	May 26	Jun 2
LIABILITIES													
31	Deposits	7,454.0	7,681.9	7,697.8	7,688.3	7,718.4	7,693.6	7,667.8	7,658.1	7,682.1	7,633.6	7,658.8	7,635.5
32	Large time deposits	1,870.5	1,887.8	1,901.4	1,888.9	1,885.6	1,851.3	1,802.3	1,745.7	1,760.3	1,740.9	1,731.2	1,719.2
33	Other deposits	—	5,794.1	5,796.5	5,799.5	5,832.8	5,842.3	5,865.5	5,912.4	5,921.7	5,892.8	5,927.6	5,916.4
34	Borrowings	2,387.6	1,949.9	1,916.8	1,884.3	1,868.0	1,860.2	2,087.2	2,045.1	2,064.2	2,053.6	2,059.0	1,999.9
35	Borrowings from banks in the U.S.	428.7	285.5	266.7	257.0	263.7	233.3	189.2	190.2	187.8	185.8	197.3	193.6
36	Borrowings from others	1,958.8	1,664.4	1,650.1	1,627.3	1,604.3	1,626.9	1,898.1	1,854.8	1,876.4	1,867.7	1,861.7	1,806.3
37	Trading liabilities <sup>20</sup>	—	236.6	225.4	224.5	213.0	215.0	214.8	246.7	234.9	250.0	261.6	247.1
38	Derivatives with a negative fair value <sup>17</sup>	—	184.1	176.1	175.5	166.3	164.9	164.7	186.7	178.5	189.5	194.0	185.8
39	Other trading liabilities	—	52.5	49.3	49.0	46.7	50.0	50.1	60.1	56.4	60.5	67.6	61.3
40	Net due to related foreign offices	167.2	208.1	138.6	159.1	211.1	117.2	40.8	40.2	44.3	76.2	35.8	-3.9
41	Other liabilities <sup>21</sup>	434.1	420.5	428.5	411.7	410.6	420.3	433.8	456.8	452.0	466.5	463.5	448.0
42	TOTAL LIABILITIES <sup>19</sup>	10,800.6	10,496.9	10,407.1	10,367.9	10,421.1	10,306.2	10,444.5	10,446.9	10,477.5	10,480.0	10,478.8	10,326.7
43	RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	1,326.8	1,261.9	1,265.3	1,268.4	1,327.4	1,412.0	1,425.7	1,424.7	1,454.0	1,457.6	1,386.3	1,387.3
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	—	-16.4	-13.8	-18.6	-11.1	-9.6	-9.6	0.2	-1.9	1.9	3.4	-0.7
45	Securitized consumer loans <sup>24</sup>	406.7	388.2	391.6	394.3	393.7	305.5	24.4	21.7	21.8	21.5	21.5	22.0
46	Securitized credit cards and other revolving plans	368.9	355.4	360.0	362.4	361.4	278.5	15.7	15.4	15.5	15.2	15.2	15.7
47	Other securitized consumer loans	37.8	32.8	31.6	31.9	32.2	27.0	8.7	6.3	6.3	6.3	6.3	6.4
48	Securitized real estate loans <sup>24</sup>	1,424.9	1,401.5	1,383.5	1,376.8	1,384.1	1,390.7	1,387.5	1,384.0	1,386.1	1,378.4	1,381.2	1,389.1

Footnotes appear on the last page.

**Assets and Liabilities of Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars

June 11, 2010

Account		2009 May	2009 Nov	2009 Dec	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	Week ending			
										May 12	May 19	May 26	Jun 2
ASSETS													
1	Bank credit	9,314.0	9,083.1	9,054.5	8,956.9	8,885.2	8,933.9	9,235.8	9,188.5	9,226.2	9,183.4	9,153.5	9,158.7
2	Securities in bank credit <sup>2</sup>	2,206.9	2,324.1	2,331.4	2,321.1	2,323.5	2,325.5	2,323.9	2,308.4	2,321.5	2,313.2	2,294.0	2,290.1
3	Treasury and agency securities <sup>3</sup>	1,255.5	1,412.7	1,442.1	1,436.7	1,449.2	1,466.5	1,495.7	1,487.7	1,494.4	1,493.5	1,475.2	1,479.9
4	Mortgage-backed securities (MBS) <sup>4</sup>	—	994.8	1,004.3	997.7	1,004.4	995.7	999.8	1,000.8	1,005.6	1,001.1	993.2	998.5
5	Non-MBS <sup>5</sup>	—	417.9	437.7	439.0	444.9	470.8	495.8	486.9	488.8	492.4	482.0	481.4
6	Other securities	951.4	911.4	889.3	884.4	874.3	859.0	828.3	820.8	827.0	819.7	818.8	810.2
7	Mortgage-backed securities <sup>6</sup>	—	217.0	213.3	215.2	212.2	207.5	198.9	191.4	195.4	191.5	188.5	185.3
8	Non-MBS <sup>7</sup>	—	694.4	676.0	669.2	662.1	651.4	629.4	629.4	631.7	628.2	630.4	624.9
9	Loans and leases in bank credit <sup>8</sup>	7,107.1	6,759.0	6,723.1	6,635.8	6,561.6	6,608.4	6,911.9	6,880.0	6,904.7	6,870.2	6,859.6	6,868.6
10	Commercial and industrial loans	1,528.9	1,340.3	1,317.5	1,288.3	1,276.0	1,266.1	1,270.5	1,260.3	1,264.1	1,258.3	1,256.3	1,259.9
11	Real estate loans	3,874.0	3,815.6	3,793.4	3,759.9	3,716.7	3,694.3	3,703.3	3,694.6	3,717.6	3,687.2	3,676.4	3,683.9
12	Revolving home equity loans	611.4	606.2	604.0	601.1	598.7	596.5	600.7	598.6	599.2	598.7	598.4	596.8
13	Closed-end residential loans <sup>9</sup>	1,551.4	1,547.4	1,540.4	1,531.4	1,500.9	1,491.7	1,507.0	1,512.3	1,532.1	1,504.0	1,495.8	1,510.9
14	Commercial real estate loans <sup>10</sup>	1,711.2	1,662.0	1,649.0	1,627.4	1,617.1	1,606.2	1,595.6	1,583.7	1,586.3	1,584.5	1,582.2	1,576.1
15	Consumer loans	856.0	837.1	836.8	832.9	821.5	887.7	1,166.2	1,157.8	1,158.5	1,157.6	1,157.7	1,156.0
16	Credit cards and other revolving plans	357.6	344.0	345.1	330.7	318.9	385.1	640.7	633.8	633.8	633.1	634.4	633.0
17	Other consumer loans <sup>11</sup>	498.4	493.1	491.7	502.2	502.6	502.6	525.4	524.0	524.7	524.5	523.2	523.1
18	Other loans and leases	848.1	766.0	775.4	754.6	747.5	760.3	771.9	767.3	764.6	767.1	769.2	768.9
19	Fed funds and reverse RPs with nonbanks <sup>12</sup>	258.4	212.6	216.9	207.3	213.6	213.2	202.6	208.3	204.9	209.1	210.5	209.9
20	All other loans and leases <sup>13</sup>	589.8	553.4	558.5	547.3	533.9	547.1	569.3	559.0	559.7	558.0	558.7	558.9
21	LESS: Allowance for loan and lease losses	—	201.1	199.8	203.7	206.1	212.4	238.8	236.4	240.4	235.2	232.3	234.1
22	Interbank loans <sup>12</sup>	397.9	227.1	218.5	214.2	223.7	196.7	153.7	154.6	152.4	150.1	161.9	157.2
23	Fed funds and reverse RPs with banks <sup>12</sup>	320.4	161.5	154.9	152.1	161.2	145.2	130.7	134.9	132.5	130.2	141.3	138.0
24	Loans to commercial banks <sup>14</sup>	77.5	65.6	63.7	62.1	62.5	51.5	23.0	19.7	19.8	19.8	20.6	19.2
25	Cash assets <sup>15</sup>	1,026.4	1,257.3	1,224.6	1,229.7	1,308.5	1,232.5	1,193.5	1,199.8	1,208.1	1,211.9	1,213.0	1,183.9
26	Trading assets <sup>16</sup>	—	311.6	283.9	261.3	254.9	259.6	258.4	279.3	270.8	286.1	287.3	274.3
27	Derivatives with a positive fair value <sup>17</sup>	—	285.2	259.2	237.2	232.9	235.0	234.9	255.9	246.6	263.3	263.0	251.2
28	Other trading assets	—	26.4	24.7	24.1	22.0	24.6	23.5	23.4	24.2	22.8	24.3	23.1
29	Other assets <sup>18</sup>	1,128.7	1,184.2	1,222.9	1,249.2	1,275.2	1,261.5	1,238.9	1,250.6	1,244.3	1,258.7	1,254.1	1,239.9
30	TOTAL ASSETS <sup>19</sup>	12,096.4	11,862.1	11,804.7	11,707.5	11,741.4	11,671.8	11,841.4	11,836.3	11,861.4	11,854.9	11,837.6	11,779.9

Footnotes appear on the last page.

**Assets and Liabilities of Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars (continued)

June 11, 2010

Account		2009 May	2009 Nov	2009 Dec	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	Week ending			
										May 12	May 19	May 26	Jun 2
LIABILITIES													
31	Deposits	7,467.1	7,699.1	7,767.5	7,693.8	7,702.8	7,721.9	7,721.4	7,668.3	7,690.1	7,634.4	7,628.1	7,708.3
32	Large time deposits	1,878.2	1,897.1	1,913.4	1,893.8	1,872.7	1,835.6	1,794.0	1,752.1	1,764.8	1,750.7	1,738.6	1,731.8
33	Other deposits	—	5,802.0	5,854.1	5,800.1	5,830.2	5,886.4	5,927.4	5,916.2	5,925.4	5,883.7	5,889.5	5,976.5
34	Borrowings	2,429.0	1,936.5	1,896.7	1,871.3	1,856.9	1,863.2	2,103.8	2,082.3	2,102.1	2,088.5	2,091.8	2,034.9
35	Borrowings from banks in the U.S.	433.0	278.5	259.3	254.6	262.8	236.7	194.2	192.6	189.6	189.5	197.2	194.7
36	Borrowings from others	1,996.0	1,658.0	1,637.4	1,616.7	1,594.1	1,626.5	1,909.7	1,889.7	1,912.6	1,899.1	1,894.7	1,840.2
37	Trading liabilities <sup>20</sup>	—	253.4	229.7	236.0	213.2	215.7	213.4	245.4	234.3	250.0	259.2	246.4
38	Derivatives with a negative fair value <sup>17</sup>	—	197.5	180.1	187.8	167.1	167.1	166.7	187.9	180.8	193.0	193.2	186.3
39	Other trading liabilities	—	55.8	49.7	48.2	46.1	48.6	46.7	57.5	53.5	57.0	66.0	60.1
40	Net due to related foreign offices	167.2	208.1	138.6	159.1	211.1	117.2	40.8	40.2	44.3	76.2	35.8	-3.9
41	Other liabilities <sup>21</sup>	431.2	431.8	437.8	412.7	414.6	418.2	426.7	453.2	449.6	456.5	466.2	447.4
42	TOTAL LIABILITIES <sup>19</sup>	10,852.5	10,528.8	10,470.3	10,372.9	10,398.6	10,336.2	10,506.2	10,489.4	10,520.4	10,505.6	10,481.2	10,433.1
43	RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	1,243.9	1,333.2	1,334.5	1,334.6	1,342.8	1,335.6	1,335.1	1,346.8	1,341.0	1,349.3	1,356.4	1,346.8
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	—	-16.4	-13.8	-18.6	-11.1	-9.6	-9.6	0.2	-1.9	1.9	3.4	-0.7
45	Securitized consumer loans <sup>24</sup>	406.1	385.8	392.3	396.7	394.1	304.9	24.4	21.6	21.9	21.3	21.3	21.8
46	Securitized credit cards and other revolving plans	369.0	352.8	359.8	364.3	361.8	278.0	15.7	15.4	15.6	15.1	15.1	15.6
47	Other securitized consumer loans	37.2	33.0	32.5	32.4	32.2	27.0	8.7	6.2	6.2	6.2	6.2	6.2
48	Securitized real estate loans <sup>24</sup>	1,424.4	1,411.5	1,407.7	1,402.8	1,402.0	1,393.0	1,380.1	1,376.7	1,379.9	1,371.9	1,374.8	1,378.1

Footnotes appear on the last page.

**Assets and Liabilities of Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars

June 11, 2010

Account		2009 May	2009 Nov	2009 Dec	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	Week ending			
										May 12	May 19	May 26	Jun 2
ASSETS													
1	Bank credit	8,377.2	8,235.7	8,224.1	8,161.7	8,116.7	8,183.1	8,489.4	8,431.8	8,479.8	8,443.3	8,396.1	8,369.2
2	Securities in bank credit <sup>2</sup>	1,919.3	2,053.9	2,088.6	2,090.5	2,097.9	2,092.3	2,094.2	2,071.7	2,086.2	2,076.6	2,060.6	2,044.7
3	Treasury and agency securities <sup>3</sup>	1,168.1	1,304.7	1,338.4	1,343.4	1,358.3	1,368.6	1,408.5	1,403.3	1,411.4	1,408.7	1,394.3	1,388.8
4	Mortgage-backed securities (MBS) <sup>4</sup>	—	963.6	977.9	975.0	978.9	965.6	979.4	979.3	986.8	979.7	973.9	974.6
5	Non-MBS <sup>5</sup>	—	341.1	360.5	368.4	379.4	403.0	429.1	423.9	424.6	429.0	420.5	414.2
6	Other securities	751.1	749.2	750.1	747.2	739.6	723.7	685.7	668.4	674.8	667.8	666.3	656.0
7	Mortgage-backed securities <sup>6</sup>	—	210.8	207.6	206.5	201.6	198.5	188.8	181.2	185.3	181.1	178.6	174.6
8	Non-MBS <sup>7</sup>	—	538.4	542.5	540.7	537.9	525.2	496.9	487.2	489.5	486.7	487.7	481.4
9	Loans and leases in bank credit <sup>8</sup>	6,457.9	6,181.8	6,135.5	6,071.2	6,018.8	6,090.8	6,395.2	6,360.2	6,393.6	6,366.7	6,335.5	6,324.5
10	Commercial and industrial loans	1,177.0	1,051.9	1,038.0	1,020.1	1,007.0	999.2	1,006.2	999.3	1,000.3	997.5	998.8	1,001.4
11	Real estate loans	3,833.2	3,762.8	3,743.4	3,716.9	3,680.0	3,665.5	3,676.1	3,662.4	3,680.5	3,665.2	3,647.3	3,647.1
12	Revolving home equity loans	611.3	604.4	601.4	598.6	597.4	598.5	603.2	599.9	600.5	600.0	599.8	598.2
13	Closed-end residential loans <sup>9</sup>	1,550.7	1,539.4	1,532.8	1,527.3	1,501.0	1,496.0	1,511.8	1,513.4	1,528.4	1,515.4	1,501.0	1,506.0
14	Commercial real estate loans <sup>10</sup>	1,671.2	1,619.0	1,609.2	1,591.0	1,581.6	1,571.0	1,561.1	1,549.1	1,551.7	1,549.8	1,546.5	1,542.9
15	Consumer loans	859.3	837.2	827.7	812.9	812.1	892.7	1,176.4	1,163.2	1,172.3	1,161.5	1,154.3	1,158.0
16	Credit cards and other revolving plans	363.1	342.0	331.3	317.0	317.1	393.9	654.4	642.9	651.5	640.2	634.8	639.0
17	Other consumer loans <sup>11</sup>	496.2	495.2	496.5	496.0	495.0	498.7	522.0	520.3	520.8	521.2	519.5	519.0
18	Other loans and leases	588.4	529.8	526.3	521.2	519.7	533.3	536.5	535.3	540.5	542.6	535.2	517.9
19	Fed funds and reverse RPs with nonbanks <sup>12</sup>	183.4	144.0	141.8	135.6	141.1	145.2	138.0	138.9	140.4	144.9	138.3	126.4
20	All other loans and leases <sup>13</sup>	405.0	385.8	384.5	385.7	378.5	388.2	398.5	396.4	400.1	397.7	396.9	391.5
21	LESS: Allowance for loan and lease losses	—	200.6	200.2	202.1	203.4	209.7	236.5	233.5	237.5	231.6	231.7	229.5
22	Interbank loans <sup>12</sup>	363.7	191.7	185.3	181.5	186.9	166.1	122.2	125.0	123.2	122.1	132.2	127.6
23	Fed funds and reverse RPs with banks <sup>12</sup>	291.2	129.4	125.1	122.6	128.9	118.7	103.0	110.9	109.1	108.2	117.4	114.4
24	Loans to commercial banks <sup>14</sup>	72.5	62.3	60.2	58.9	58.1	47.4	19.2	14.1	14.1	13.9	14.8	13.2
25	Cash assets <sup>15</sup>	751.5	872.5	822.7	751.0	832.9	863.0	827.2	837.2	861.6	846.2	847.0	802.4
26	Trading assets <sup>16</sup>	—	174.2	161.9	148.4	148.1	150.1	154.0	169.2	160.8	173.0	174.6	164.1
27	Derivatives with a positive fair value <sup>17</sup>	—	161.6	149.1	135.9	137.5	138.3	142.8	158.2	148.9	163.0	163.5	153.3
28	Other trading assets	—	12.6	12.8	12.6	10.6	11.8	11.2	11.0	11.8	9.9	11.1	10.8
29	Other assets <sup>18</sup>	1,091.0	1,143.4	1,176.3	1,205.4	1,232.6	1,213.5	1,192.5	1,206.5	1,195.1	1,224.2	1,219.2	1,187.2
30	TOTAL ASSETS <sup>19</sup>	10,663.3	10,417.0	10,370.1	10,245.9	10,313.8	10,366.2	10,548.7	10,536.2	10,582.9	10,577.1	10,537.4	10,421.0

Footnotes appear on the last page.

**Assets and Liabilities of Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars (continued)

June 11, 2010

Account		2009 May	2009 Nov	2009 Dec	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	Week ending			
										May 12	May 19	May 26	Jun 2
LIABILITIES													
31	Deposits	6,524.7	6,667.5	6,646.9	6,637.2	6,656.8	6,650.9	6,661.6	6,702.7	6,713.0	6,683.3	6,721.0	6,700.1
32	Large time deposits	986.3	908.2	885.9	872.5	860.2	842.9	836.6	832.4	832.4	833.3	835.9	828.8
33	Other deposits	—	5,759.3	5,761.1	5,764.8	5,796.6	5,807.9	5,824.9	5,870.2	5,880.6	5,850.0	5,885.1	5,871.3
34	Borrowings	1,734.0	1,399.6	1,390.9	1,363.7	1,361.6	1,387.5	1,592.8	1,543.2	1,574.8	1,551.7	1,546.5	1,493.0
35	Borrowings from banks in the U.S.	382.8	252.5	236.9	226.5	230.6	208.4	163.5	161.3	158.9	158.8	165.8	165.0
36	Borrowings from others	1,351.2	1,147.1	1,154.0	1,137.1	1,131.0	1,179.0	1,429.3	1,381.9	1,415.9	1,392.9	1,380.6	1,328.0
37	Trading liabilities <sup>20</sup>	—	123.4	117.6	103.3	106.3	108.6	108.4	134.0	123.2	137.9	145.1	132.4
38	Derivatives with a negative fair value <sup>17</sup>	—	79.4	76.7	66.9	73.9	75.3	76.7	93.1	86.8	97.5	96.6	89.7
39	Other trading liabilities	—	44.1	40.9	36.4	32.4	33.3	31.7	40.8	36.4	40.4	48.5	42.7
40	Net due to related foreign offices	515.2	539.9	511.8	474.6	470.8	441.5	401.0	373.7	380.8	388.2	361.2	346.9
41	Other liabilities <sup>21</sup>	398.2	390.5	401.5	387.7	384.6	384.1	383.9	405.0	398.2	411.9	414.3	399.5
42	TOTAL LIABILITIES <sup>19</sup>	9,391.9	9,121.0	9,068.7	8,966.5	8,980.1	8,972.5	9,147.6	9,158.4	9,189.9	9,173.0	9,188.1	9,072.0
43	RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	1,271.4	1,296.0	1,301.4	1,279.4	1,333.7	1,393.7	1,401.1	1,377.7	1,393.0	1,404.2	1,349.3	1,349.0
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	—	-3.3	-2.3	-7.6	-0.7	0.4	0.1	8.3	6.2	10.0	11.4	7.9
45	Securitized consumer loans <sup>24</sup>	406.7	388.2	391.6	394.3	393.7	305.5	24.4	21.7	21.8	21.5	21.5	22.0
46	Securitized credit cards and other revolving plans	368.9	355.4	360.0	362.4	361.4	278.5	15.7	15.4	15.5	15.2	15.2	15.7
47	Other securitized consumer loans	37.8	32.8	31.6	31.9	32.2	27.0	8.7	6.3	6.3	6.3	6.3	6.4
48	Securitized real estate loans <sup>24</sup>	1,424.9	1,401.5	1,383.5	1,376.8	1,384.1	1,390.7	1,387.5	1,384.0	1,386.1	1,378.4	1,381.2	1,389.1

Footnotes appear on the last page.

**Assets and Liabilities of Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars

June 11, 2010

Account		2009 May	2009 Nov	2009 Dec	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	Week ending			
										May 12	May 19	May 26	Jun 2
ASSETS													
1	Bank credit	8,378.8	8,266.8	8,256.4	8,174.1	8,112.4	8,167.3	8,461.9	8,423.4	8,457.9	8,418.2	8,385.5	8,392.7
2	Securities in bank credit <sup>2</sup>	1,929.7	2,066.5	2,086.9	2,080.0	2,084.6	2,092.3	2,091.4	2,076.4	2,086.7	2,079.3	2,062.6	2,059.6
3	Treasury and agency securities <sup>3</sup>	1,164.3	1,315.3	1,344.7	1,342.3	1,356.0	1,375.9	1,402.4	1,395.6	1,399.7	1,400.3	1,384.1	1,388.5
4	Mortgage-backed securities (MBS) <sup>4</sup>	—	966.8	978.5	972.9	981.5	973.4	977.7	978.6	983.2	978.7	971.4	976.6
5	Non-MBS <sup>5</sup>	—	348.5	366.2	369.4	374.5	402.5	424.8	417.0	416.5	421.6	412.7	411.9
6	Other securities	765.3	751.2	742.2	737.7	728.7	716.3	689.0	680.8	687.0	679.0	678.5	671.2
7	Mortgage-backed securities <sup>6</sup>	—	209.2	206.5	208.3	203.6	198.9	190.0	183.1	187.0	183.2	180.2	177.0
8	Non-MBS <sup>7</sup>	—	542.0	535.7	529.3	525.1	517.4	499.0	497.7	500.0	495.8	498.3	494.1
9	Loans and leases in bank credit <sup>8</sup>	6,449.2	6,200.3	6,169.6	6,094.1	6,027.7	6,075.0	6,370.5	6,347.0	6,371.2	6,338.9	6,322.9	6,333.0
10	Commercial and industrial loans	1,185.0	1,053.3	1,037.4	1,017.3	1,009.1	1,002.5	1,011.3	1,006.2	1,007.4	1,005.3	1,002.9	1,006.6
11	Real estate loans	3,826.9	3,773.8	3,753.0	3,719.8	3,676.6	3,654.0	3,663.7	3,655.9	3,679.1	3,648.7	3,637.7	3,645.0
12	Revolving home equity loans	609.7	606.0	603.8	600.9	598.4	596.2	600.4	598.4	599.0	598.5	598.2	596.6
13	Closed-end residential loans <sup>9</sup>	1,547.5	1,545.0	1,537.8	1,528.7	1,498.2	1,489.1	1,504.4	1,509.7	1,529.5	1,501.4	1,493.2	1,508.3
14	Commercial real estate loans <sup>10</sup>	1,669.7	1,622.9	1,611.5	1,590.2	1,579.9	1,568.7	1,558.9	1,547.8	1,550.7	1,548.8	1,546.4	1,540.1
15	Consumer loans	856.0	835.8	835.5	831.6	820.2	886.4	1,164.8	1,156.4	1,157.1	1,156.3	1,156.2	1,154.6
16	Credit cards and other revolving plans	357.6	344.0	345.1	330.7	318.9	385.1	640.7	633.8	633.8	633.1	634.4	633.0
17	Other consumer loans <sup>11</sup>	498.4	491.8	490.4	500.9	501.3	501.3	524.0	522.6	523.4	523.2	521.8	521.6
18	Other loans and leases	581.3	537.4	543.6	525.4	521.9	532.1	530.7	528.4	527.6	528.6	526.1	526.8
19	Fed funds and reverse RPs with nonbanks <sup>12</sup>	179.3	146.3	150.4	138.9	146.1	148.4	134.6	135.1	133.6	135.4	133.2	133.3
20	All other loans and leases <sup>13</sup>	402.0	391.1	393.2	386.5	375.8	383.6	396.2	393.3	393.9	393.3	392.9	393.5
21	LESS: Allowance for loan and lease losses	—	199.2	198.0	202.1	204.4	210.8	237.3	234.9	238.9	233.7	230.8	232.6
22	Interbank loans <sup>12</sup>	354.6	193.4	188.8	183.8	190.3	170.8	126.1	121.7	119.0	118.7	126.5	124.7
23	Fed funds and reverse RPs with banks <sup>12</sup>	281.2	131.7	128.9	125.0	131.6	123.3	106.7	107.4	104.7	104.5	111.6	111.4
24	Loans to commercial banks <sup>14</sup>	73.4	61.7	60.0	58.9	58.8	47.5	19.4	14.3	14.3	14.1	14.9	13.3
25	Cash assets <sup>15</sup>	748.8	894.9	867.3	781.3	835.0	841.0	828.4	834.2	842.6	820.0	853.0	853.7
26	Trading assets <sup>16</sup>	—	185.1	168.6	154.3	149.3	153.2	155.2	165.9	159.0	172.4	169.0	158.9
27	Derivatives with a positive fair value <sup>17</sup>	—	171.7	155.4	141.8	138.5	141.4	144.2	155.3	147.7	162.2	158.6	149.0
28	Other trading assets	—	13.3	13.2	12.6	10.8	11.8	11.0	10.5	11.3	10.2	10.4	9.9
29	Other assets <sup>18</sup>	1,083.4	1,141.1	1,181.0	1,209.0	1,232.8	1,217.8	1,194.3	1,198.1	1,192.0	1,206.4	1,201.4	1,189.8
30	TOTAL ASSETS <sup>19</sup>	10,640.0	10,482.2	10,464.1	10,300.5	10,315.4	10,339.3	10,528.5	10,508.3	10,531.6	10,501.9	10,504.7	10,487.1

Footnotes appear on the last page.

**Assets and Liabilities of Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars (continued)

June 11, 2010

Account		2009	2009	2009	2010	2010	2010	2010	2010	Week ending			
		May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 12	May 19	May 26	Jun 2
LIABILITIES													
31	Deposits	6,517.4	6,684.6	6,711.6	6,639.5	6,652.4	6,690.8	6,710.4	6,695.3	6,705.2	6,661.3	6,668.5	6,754.7
32	Large time deposits	—	915.7	892.2	874.4	858.0	840.7	828.0	823.5	824.1	823.3	823.1	824.0
33	Other deposits	—	5,769.0	5,819.4	5,765.1	5,794.4	5,850.1	5,882.3	5,871.8	5,881.1	5,838.1	5,845.4	5,930.7
34	Borrowings	1,758.2	1,390.9	1,376.3	1,357.2	1,358.3	1,381.3	1,598.0	1,565.9	1,594.8	1,569.4	1,570.1	1,514.8
35	Borrowings from banks in the U.S.	389.9	244.5	228.9	224.7	230.6	210.9	168.6	164.6	161.6	162.7	167.8	165.6
36	Borrowings from others	1,368.2	1,146.4	1,147.4	1,132.5	1,127.7	1,170.4	1,429.4	1,401.3	1,433.2	1,406.7	1,402.3	1,349.2
37	Trading liabilities <sup>20</sup>	—	135.8	122.8	110.1	106.6	109.9	109.7	128.9	119.2	132.8	137.7	128.3
38	Derivatives with a negative fair value <sup>17</sup>	—	88.1	80.7	75.5	75.4	76.7	79.7	91.5	85.9	96.2	93.5	87.8
39	Other trading liabilities	—	47.7	42.1	34.6	31.2	33.2	29.9	37.4	33.3	36.6	44.2	40.5
40	Net due to related foreign offices	515.2	539.9	511.8	474.6	470.8	441.5	401.0	373.7	380.8	388.2	361.2	346.9
41	Other liabilities <sup>21</sup>	394.2	400.6	410.2	387.5	387.4	383.4	377.3	400.8	393.6	403.9	413.7	398.7
42	TOTAL LIABILITIES <sup>19</sup>	9,399.0	9,151.9	9,132.7	8,968.9	8,975.6	9,006.8	9,196.4	9,164.6	9,193.6	9,155.6	9,151.3	9,143.4
43	RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	1,241.1	1,330.2	1,331.5	1,331.6	1,339.8	1,332.6	1,332.1	1,343.8	1,338.0	1,346.3	1,353.4	1,343.7
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	—	-3.3	-2.3	-7.6	-0.7	0.4	0.1	8.3	6.2	10.0	11.4	7.9
45	Securitized consumer loans <sup>24</sup>	406.1	385.8	392.3	396.7	394.1	304.9	24.4	21.6	21.9	21.3	21.3	21.8
46	Securitized credit cards and other revolving plans	369.0	352.8	359.8	364.3	361.8	278.0	15.7	15.4	15.6	15.1	15.1	15.6
47	Other securitized consumer loans	37.2	33.0	32.5	32.4	32.2	27.0	8.7	6.2	6.2	6.2	6.2	6.2
48	Securitized real estate loans <sup>24</sup>	1,424.4	1,411.5	1,407.7	1,402.8	1,402.0	1,393.0	1,380.1	1,376.7	1,379.9	1,371.9	1,374.8	1,378.1

Footnotes appear on the last page.

**Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars

June 11, 2010

Account		2009 May	2009 Nov	2009 Dec	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	Week ending			
										May 12	May 19	May 26	Jun 2
<b>ASSETS</b>													
1	Bank credit	5,327.5	5,220.8	5,226.3	5,191.2	5,159.9	5,218.9	5,469.4	5,413.1	5,448.1	5,424.6	5,387.0	5,361.0
2	Securities in bank credit <sup>2</sup>	1,300.0	1,389.8	1,425.3	1,438.6	1,443.7	1,438.2	1,432.6	1,405.3	1,418.2	1,408.7	1,396.0	1,381.5
3	Treasury and agency securities <sup>3</sup>	754.6	857.6	883.7	890.5	906.4	913.4	938.8	929.7	936.3	934.3	922.5	917.5
4	Mortgage-backed securities (MBS) <sup>4</sup>	628.3	678.0	687.7	691.5	700.1	685.7	690.8	689.7	696.8	690.8	685.1	682.9
5	Non-MBS <sup>5</sup>	126.3	179.6	196.1	198.9	206.2	227.7	248.1	240.0	239.4	243.5	237.4	234.7
6	Other securities	545.4	532.2	541.5	548.2	537.3	524.8	493.8	475.7	481.9	474.4	473.5	463.9
7	Mortgage-backed securities <sup>6</sup>	166.9	179.9	176.7	175.2	171.0	167.9	158.5	150.6	154.4	150.0	148.0	144.6
8	Non-MBS <sup>7</sup>	378.5	352.3	364.8	373.0	366.3	356.8	335.2	325.1	327.5	324.4	325.5	319.3
9	Loans and leases in bank credit <sup>8</sup>	4,027.5	3,831.1	3,801.1	3,752.6	3,716.2	3,780.8	4,036.8	4,007.8	4,029.9	4,015.8	3,990.9	3,979.5
10	Commercial and industrial loans	753.2	654.1	642.1	627.6	617.3	609.5	615.0	607.1	607.9	605.6	606.1	608.4
11	Real estate loans	2,168.4	2,138.0	2,129.7	2,115.2	2,087.3	2,077.1	2,079.0	2,072.2	2,081.7	2,077.5	2,064.4	2,061.5
12	Revolving home equity loans	492.0	486.9	484.9	482.3	481.4	481.1	483.3	480.3	480.8	480.3	480.3	478.6
13	Closed-end residential loans <sup>9</sup>	1,023.1	1,024.9	1,024.5	1,020.3	998.6	993.6	996.0	999.5	1,007.1	1,004.2	993.4	993.9
14	Commercial real estate loans <sup>10</sup>	653.3	626.3	620.4	612.6	607.3	602.4	599.6	592.5	593.9	593.0	590.7	589.0
15	Consumer loans	648.2	630.3	622.3	609.0	609.5	680.5	927.5	914.9	922.8	913.2	906.3	911.2
16	Credit cards and other revolving plans	290.7	275.9	267.5	252.7	252.9	320.3	546.9	535.6	542.8	533.1	527.7	533.5
17	Other consumer loans <sup>11</sup>	357.5	354.5	354.8	356.3	356.7	360.1	380.6	379.4	380.0	380.0	378.6	377.6
18	Other loans and leases	457.7	408.6	407.0	400.8	402.1	413.8	415.3	413.5	417.5	419.6	414.2	398.5
19	Fed funds and reverse RPs with nonbanks <sup>12</sup>	177.1	142.4	140.3	133.6	139.7	143.3	135.9	138.1	138.6	143.1	138.3	126.9
20	All other loans and leases <sup>13</sup>	280.6	266.3	266.7	267.3	262.4	270.5	279.4	275.5	278.8	276.5	275.8	271.5
21	LESS: Allowance for loan and lease losses	118.4	145.4	145.9	145.9	147.0	152.2	177.3	173.0	177.0	171.1	171.4	168.2
22	Interbank loans <sup>12</sup>	301.5	127.9	121.4	124.7	131.3	110.2	72.1	72.0	69.9	72.4	76.4	73.0
23	Fed funds and reverse RPs with banks <sup>12</sup>	235.5	72.1	65.6	70.1	77.4	66.4	55.4	60.6	58.5	61.1	64.3	62.6
24	Loans to commercial banks <sup>14</sup>	66.0	55.9	55.8	54.6	53.9	43.9	16.7	11.4	11.5	11.2	12.1	10.5
25	Cash assets <sup>15</sup>	543.4	629.0	570.1	502.7	568.9	585.1	556.7	564.8	589.3	574.4	570.8	532.2
26	Trading assets <sup>16</sup>	–	165.0	153.7	141.1	140.8	143.5	148.5	163.4	155.3	166.4	168.4	159.2
27	Derivatives with a positive fair value <sup>17</sup>	236.7	155.7	143.5	130.7	132.0	133.0	137.4	152.5	143.4	157.3	157.5	147.5
28	Other trading assets	–	9.4	10.2	10.4	8.9	10.6	11.0	10.9	11.9	9.2	11.0	11.7
29	Other assets <sup>18</sup>	841.3	888.6	909.9	930.3	953.5	937.4	919.4	936.2	924.2	951.7	948.4	921.2
30	<b>TOTAL ASSETS<sup>19</sup></b>	<b>7,137.6</b>	<b>6,885.9</b>	<b>6,835.4</b>	<b>6,744.1</b>	<b>6,807.5</b>	<b>6,843.0</b>	<b>6,988.9</b>	<b>6,976.6</b>	<b>7,009.8</b>	<b>7,018.4</b>	<b>6,979.6</b>	<b>6,878.4</b>

Footnotes appear on the last page.

**Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars (continued)

June 11, 2010

Account		2009 May	2009 Nov	2009 Dec	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	Week ending			
										May 12	May 19	May 26	Jun 2
<b>LIABILITIES</b>													
31	Deposits	3,984.6	4,040.2	4,033.3	4,029.3	4,043.9	4,045.3	4,040.0	4,071.3	4,077.6	4,058.7	4,080.2	4,079.5
32	Large time deposits	539.1	445.1	426.6	414.0	399.2	383.2	376.3	374.1	374.1	374.8	376.3	372.9
33	Other deposits	3,445.5	3,595.1	3,606.7	3,615.4	3,644.7	3,662.2	3,663.7	3,697.2	3,703.5	3,683.9	3,703.9	3,706.6
34	Borrowings	1,257.8	960.0	964.3	972.5	1,000.6	1,009.1	1,193.3	1,153.9	1,177.6	1,161.0	1,160.8	1,110.2
35	Borrowings from banks in the U.S.	244.6	145.6	133.8	135.0	138.9	117.1	76.5	75.0	70.6	72.5	79.0	80.1
36	Borrowings from others	1,013.3	814.5	830.5	837.4	861.7	892.1	1,116.8	1,079.0	1,107.1	1,088.4	1,081.8	1,030.2
37	Trading liabilities <sup>20</sup>	212.7	119.3	113.6	99.6	102.1	104.6	104.2	129.2	118.7	133.2	140.0	127.6
38	Derivatives with a negative fair value <sup>17</sup>	174.0	76.2	73.6	64.1	70.6	72.2	73.4	89.3	83.2	93.7	92.5	85.8
39	Other trading liabilities	38.7	43.2	40.0	35.5	31.5	32.5	30.7	39.9	35.5	39.5	47.6	41.8
40	Net due to related foreign offices	466.3	499.7	467.1	430.0	427.2	397.3	356.3	331.4	338.1	344.9	320.7	306.6
41	Other liabilities <sup>21</sup>	330.7	322.7	332.1	321.0	319.0	315.3	312.4	336.1	329.9	343.4	346.2	328.8
42	<b>TOTAL LIABILITIES<sup>19</sup></b>	<b>6,252.1</b>	<b>5,941.9</b>	<b>5,910.4</b>	<b>5,852.3</b>	<b>5,892.8</b>	<b>5,871.7</b>	<b>6,006.0</b>	<b>6,022.0</b>	<b>6,041.9</b>	<b>6,041.2</b>	<b>6,047.8</b>	<b>5,952.7</b>
43	<b>RESIDUAL (ASSETS LESS LIABILITIES)<sup>22</sup></b>	<b>885.5</b>	<b>944.1</b>	<b>925.0</b>	<b>891.8</b>	<b>914.7</b>	<b>971.2</b>	<b>982.8</b>	<b>954.6</b>	<b>967.9</b>	<b>977.1</b>	<b>931.8</b>	<b>925.8</b>
<b>MEMORANDA</b>													
44	Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	-42.8	-5.5	-5.0	-8.7	-2.8	-1.8	-2.2	5.5	3.5	7.3	8.4	4.6
45	Securitized consumer loans <sup>24</sup>	319.2	302.2	303.9	306.7	304.9	239.1	8.7	6.3	6.3	6.3	6.3	6.3
46	Securitized credit cards and other revolving plans	282.8	270.3	273.2	275.7	273.5	212.8	0.0	0.0	0.0	0.0	0.0	0.0
47	Other securitized consumer loans	36.5	31.8	30.7	31.1	31.3	26.3	8.7	6.3	6.3	6.3	6.3	6.3
48	Securitized real estate loans <sup>24</sup>	1,401.4	1,379.7	1,361.8	1,354.2	1,362.8	1,370.0	1,367.1	1,364.0	1,366.4	1,358.5	1,361.6	1,368.1

Footnotes appear on the last page.

**Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars

June 11, 2010

Account		2009 May	2009 Nov	2009 Dec	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	Week ending			
										May 12	May 19	May 26	Jun 2
<b>ASSETS</b>													
1	Bank credit	5,331.6	5,240.1	5,247.5	5,205.7	5,166.7	5,209.6	5,449.4	5,409.7	5,435.0	5,409.1	5,380.7	5,380.7
2	Securities in bank credit <sup>2</sup>	1,304.8	1,399.0	1,425.9	1,434.4	1,438.4	1,437.7	1,425.3	1,407.2	1,416.3	1,410.7	1,394.9	1,389.8
3	Treasury and agency securities <sup>3</sup>	751.7	863.3	886.4	888.9	905.5	918.9	934.5	925.0	928.1	930.2	915.2	917.2
4	Mortgage-backed securities (MBS) <sup>4</sup>	626.2	681.8	691.8	689.9	698.1	687.6	687.0	686.3	690.0	687.0	681.0	682.9
5	Non-MBS <sup>5</sup>	125.4	181.5	194.6	199.0	207.4	231.3	247.5	238.7	238.1	243.2	234.2	234.3
6	Other securities	553.1	535.7	539.5	545.5	532.9	518.8	490.7	482.2	488.2	480.5	479.7	472.6
7	Mortgage-backed securities <sup>6</sup>	169.4	177.9	175.5	177.6	172.6	168.1	159.2	152.9	156.7	152.7	150.3	147.1
8	Non-MBS <sup>7</sup>	383.8	357.8	364.0	367.9	360.3	350.7	331.5	329.3	331.5	327.8	329.4	325.5
9	Loans and leases in bank credit <sup>8</sup>	4,026.8	3,841.1	3,821.6	3,771.3	3,728.3	3,771.9	4,024.2	4,002.5	4,018.7	3,998.4	3,985.8	3,991.0
10	Commercial and industrial loans	759.1	654.9	641.2	626.0	619.5	612.2	618.4	611.9	613.0	611.1	609.0	612.3
11	Real estate loans	2,169.2	2,142.7	2,131.1	2,113.5	2,085.7	2,070.1	2,077.8	2,073.6	2,088.0	2,070.4	2,062.4	2,066.2
12	Revolving home equity loans	491.4	488.1	485.6	482.8	480.2	478.3	481.9	479.8	480.3	479.9	479.7	478.3
13	Closed-end residential loans <sup>9</sup>	1,024.3	1,026.4	1,022.5	1,019.2	998.4	989.5	997.6	1,001.0	1,013.7	997.1	990.8	998.9
14	Commercial real estate loans <sup>10</sup>	653.6	628.2	623.1	611.5	607.0	602.3	598.3	592.8	594.0	593.4	592.0	589.0
15	Consumer loans	646.3	628.7	627.4	625.2	617.7	675.5	917.4	909.0	910.1	908.5	908.3	906.9
16	Credit cards and other revolving plans	286.1	277.7	278.0	266.4	256.7	313.2	533.5	526.9	527.3	526.0	527.0	526.1
17	Other consumer loans <sup>11</sup>	360.2	350.9	349.4	358.8	360.9	362.3	383.9	382.1	382.8	382.5	381.2	380.8
18	Other loans and leases	452.2	414.9	421.9	406.5	405.5	414.1	410.6	408.0	407.6	408.3	406.2	405.5
19	Fed funds and reverse RPs with nonbanks <sup>12</sup>	172.8	144.4	148.8	137.8	144.7	147.1	133.0	133.9	132.5	134.2	132.2	131.9
20	All other loans and leases <sup>13</sup>	279.4	270.4	273.1	268.7	260.8	267.0	277.6	274.1	275.1	274.1	274.0	273.6
21	LESS: Allowance for loan and lease losses	119.9	144.4	144.0	146.0	147.2	153.2	178.4	175.4	179.3	174.1	171.6	172.9
22	Interbank loans <sup>12</sup>	291.8	129.3	124.3	127.0	133.9	113.2	74.0	69.8	67.3	70.0	72.9	70.6
23	Fed funds and reverse RPs with banks <sup>12</sup>	225.9	73.3	68.3	71.7	78.9	69.2	57.4	58.3	55.8	58.7	60.9	60.2
24	Loans to commercial banks <sup>14</sup>	65.9	56.0	56.0	55.3	55.0	44.0	16.6	11.5	11.5	11.3	12.0	10.5
25	Cash assets <sup>15</sup>	545.2	636.5	602.8	524.0	568.0	567.2	564.3	567.5	578.2	558.9	583.2	575.9
26	Trading assets <sup>16</sup>	–	175.6	159.9	147.2	141.9	146.1	149.4	159.5	152.9	166.0	162.4	152.5
27	Derivatives with a positive fair value <sup>17</sup>	232.3	165.8	149.5	136.4	133.0	135.9	138.9	149.5	142.1	156.3	152.5	143.1
28	Other trading assets	–	9.9	10.4	10.8	9.0	10.2	10.5	10.0	10.8	9.7	9.9	9.4
29	Other assets <sup>18</sup>	831.5	884.4	915.2	933.6	952.9	942.0	917.3	924.5	916.4	933.1	928.8	916.9
30	<b>TOTAL ASSETS<sup>19</sup></b>	<b>7,117.6</b>	<b>6,921.5</b>	<b>6,905.7</b>	<b>6,791.6</b>	<b>6,816.1</b>	<b>6,824.9</b>	<b>6,976.0</b>	<b>6,955.7</b>	<b>6,970.5</b>	<b>6,962.9</b>	<b>6,956.4</b>	<b>6,923.8</b>

Footnotes appear on the last page.

**Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars (continued)

June 11, 2010

Account		2009	2009	2009	2010	2010	2010	2010	2010	Week ending				
		May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 12	May 19	May 26	Jun 2	
LIABILITIES														
31	Deposits	3,975.5	4,055.0	4,079.0	4,033.5	4,037.3	4,063.2	4,075.6	4,063.5	4,067.9	4,043.0	4,040.4	4,111.9	
32	Large time deposits	531.1	449.6	430.5	414.9	397.0	381.1	371.4	369.3	369.8	369.4	369.3	370.4	
33	Other deposits	3,444.4	3,605.5	3,648.4	3,618.5	3,640.3	3,682.1	3,704.2	3,694.1	3,698.2	3,673.6	3,671.1	3,741.4	
34	Borrowings	1,266.8	968.6	964.2	959.2	983.1	1,002.3	1,193.6	1,159.6	1,184.2	1,163.4	1,163.7	1,112.0	
35	Borrowings from banks in the U.S.	248.6	143.3	130.8	130.4	137.2	118.7	78.6	76.5	72.6	74.5	79.1	79.9	
36	Borrowings from others	1,018.2	825.3	833.5	828.8	845.9	883.6	1,115.0	1,083.2	1,111.5	1,088.9	1,084.7	1,032.1	
37	Trading liabilities <sup>20</sup>	207.2	131.3	118.3	106.2	102.4	105.7	105.6	124.3	115.0	128.3	132.9	123.7	
38	Derivatives with a negative fair value <sup>17</sup>	171.6	84.6	77.2	72.4	72.0	73.4	76.5	87.7	82.4	92.5	89.5	83.9	
39	Other trading liabilities	35.6	46.7	41.1	33.8	30.4	32.3	29.1	36.6	32.5	35.8	43.4	39.7	
40	Net due to related foreign offices	466.3	499.7	467.1	430.0	427.2	397.3	356.3	331.4	338.1	344.9	320.7	306.6	
41	Other liabilities <sup>21</sup>	327.1	330.9	339.9	322.2	322.6	316.7	309.9	332.1	325.5	335.5	344.9	327.3	
42	TOTAL LIABILITIES <sup>19</sup>	6,242.9	5,985.6	5,968.6	5,851.1	5,872.6	5,885.3	6,040.9	6,010.9	6,030.7	6,015.1	6,002.5	5,981.4	
43	RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	874.7	936.0	937.1	940.5	943.5	939.6	935.1	944.8	939.9	947.9	953.9	942.4	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	-42.8	-5.5	-5.0	-8.7	-2.8	-1.8	-2.2	5.5	3.5	7.3	8.4	4.6	
45	Securitized consumer loans <sup>24</sup>	319.4	299.1	302.9	306.8	304.5	238.5	8.6	6.1	6.2	6.1	6.1	6.1	
46	Securitized credit cards and other revolving plans	283.7	267.0	271.3	275.3	273.1	212.2	0.0	0.0	0.0	0.0	0.0	0.0	
47	Other securitized consumer loans	35.7	32.1	31.6	31.5	31.4	26.3	8.6	6.1	6.2	6.1	6.1	6.1	
48	Securitized real estate loans <sup>24</sup>	1,400.2	1,389.0	1,385.3	1,380.9	1,380.2	1,371.3	1,359.5	1,356.1	1,359.4	1,351.5	1,354.2	1,357.5	

Footnotes appear on the last page.

**Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars

June 11, 2010

Account		2009	2009	2009	2010	2010	2010	2010	2010	Week ending			
		May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 12	May 19	May 26	Jun 2
<b>ASSETS</b>													
1	Bank credit	3,049.6	3,014.9	2,997.7	2,970.5	2,956.8	2,964.2	3,020.0	3,018.7	3,031.8	3,018.7	3,009.2	3,008.3
2	Securities in bank credit <sup>2</sup>	619.3	664.2	663.3	651.9	654.2	654.2	661.6	666.3	668.0	667.8	664.6	663.3
3	Treasury and agency securities <sup>3</sup>	413.5	447.1	454.7	452.9	452.0	455.2	469.7	473.6	475.2	474.4	471.8	471.3
4	Mortgage-backed securities (MBS) <sup>4</sup>	—	285.7	290.2	283.4	278.8	279.9	288.6	289.7	290.0	288.9	288.7	291.7
5	Non-MBS <sup>5</sup>	—	161.5	164.5	169.5	173.1	175.4	181.0	183.9	185.1	185.5	183.1	179.6
6	Other securities	205.8	217.0	208.6	199.0	202.2	199.0	191.9	192.7	192.9	193.4	192.8	192.0
7	Mortgage-backed securities <sup>6</sup>	—	30.9	30.9	31.4	30.6	30.6	30.3	30.6	30.9	31.1	30.5	30.0
8	Non-MBS <sup>7</sup>	—	186.2	177.7	167.6	171.6	168.4	161.6	162.1	162.0	162.3	162.2	162.0
9	Loans and leases in bank credit <sup>8</sup>	2,430.4	2,350.7	2,334.4	2,318.6	2,302.6	2,310.0	2,358.4	2,352.4	2,363.7	2,350.9	2,344.6	2,345.0
10	Commercial and industrial loans	423.8	397.8	395.9	392.6	389.7	389.8	391.2	392.2	392.4	391.9	392.8	393.1
11	Real estate loans	1,664.8	1,624.8	1,613.7	1,601.7	1,592.7	1,588.5	1,597.1	1,590.2	1,598.8	1,587.7	1,582.8	1,585.6
12	Revolving home equity loans	119.3	117.5	116.5	116.3	116.0	117.4	119.9	119.6	119.7	119.7	119.4	119.6
13	Closed-end residential loans <sup>9</sup>	527.6	514.6	508.4	507.0	502.4	502.4	515.8	514.0	521.3	511.1	507.5	512.1
14	Commercial real estate loans <sup>10</sup>	1,017.8	992.8	988.8	978.4	974.3	968.7	961.5	956.6	957.8	956.8	955.9	953.8
15	Consumer loans	211.2	206.9	205.5	203.9	202.6	212.2	248.8	248.2	249.5	248.3	248.0	246.8
16	Credit cards and other revolving plans	72.4	66.2	63.8	64.3	64.2	73.6	107.5	107.3	108.7	107.1	107.1	105.5
17	Other consumer loans <sup>11</sup>	138.7	140.7	141.7	139.6	138.4	138.6	141.3	140.9	140.8	141.2	140.9	141.3
18	Other loans and leases	130.6	121.1	119.3	120.4	117.6	119.6	121.2	121.7	123.0	123.0	121.0	119.5
19	Fed funds and reverse RPs with nonbanks <sup>12</sup>	6.3	1.7	1.4	2.0	1.5	1.9	2.1	0.8	1.8	1.8	-0.1	-0.5
20	All other loans and leases <sup>13</sup>	124.3	119.5	117.9	118.4	116.1	117.7	119.1	120.9	121.3	121.2	121.1	120.0
21	LESS: Allowance for loan and lease losses	—	55.1	54.3	56.2	56.5	57.5	59.3	60.6	60.5	60.6	60.4	61.3
22	Interbank loans <sup>12</sup>	62.3	63.8	63.9	56.7	55.6	55.9	50.1	53.0	53.2	49.7	55.8	54.5
23	Fed funds and reverse RPs with banks <sup>12</sup>	55.7	57.3	59.5	52.5	51.5	52.4	47.6	50.3	50.6	47.1	53.1	51.8
24	Loans to commercial banks <sup>14</sup>	6.5	6.5	4.4	4.3	4.1	3.5	2.5	2.6	2.7	2.7	2.7	2.7
25	Cash assets <sup>15</sup>	208.2	243.5	252.6	248.3	264.0	278.0	270.4	272.4	272.3	271.8	276.2	270.2
26	Trading assets <sup>16</sup>	—	9.2	8.2	7.4	7.2	6.6	5.5	5.8	5.4	6.5	6.2	4.9
27	Derivatives with a positive fair value <sup>17</sup>	—	6.0	5.6	5.2	5.5	5.4	5.3	5.8	5.5	5.8	6.1	5.9
28	Other trading assets	—	3.2	2.6	2.1	1.7	1.2	0.2	0.0	-0.1	0.8	0.1	-1.0
29	Other assets <sup>18</sup>	—	254.9	266.4	275.1	279.1	276.2	273.0	270.2	270.9	272.5	270.8	266.0
30	<b>TOTAL ASSETS<sup>19</sup></b>	<b>3,525.8</b>	<b>3,531.1</b>	<b>3,534.7</b>	<b>3,501.8</b>	<b>3,506.3</b>	<b>3,523.3</b>	<b>3,559.8</b>	<b>3,559.6</b>	<b>3,573.1</b>	<b>3,558.8</b>	<b>3,557.7</b>	<b>3,542.6</b>

Footnotes appear on the last page.

**Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars (continued)

June 11, 2010

Account		2009	2009	2009	2010	2010	2010	2010	2010	Week ending			
		May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 12	May 19	May 26	Jun 2
<b>LIABILITIES</b>													
31	Deposits	2,540.1	2,627.3	2,613.6	2,607.9	2,612.9	2,605.5	2,621.6	2,631.3	2,635.4	2,624.6	2,640.8	2,620.6
32	Large time deposits	—	463.1	459.3	458.5	461.1	459.8	460.3	458.3	458.3	458.6	459.6	455.9
33	Other deposits	2,092.8	2,164.2	2,154.3	2,149.4	2,151.9	2,145.8	2,161.2	2,173.0	2,177.1	2,166.0	2,181.2	2,164.7
34	Borrowings	476.2	439.6	426.6	391.2	361.0	378.3	399.5	389.2	397.1	390.7	385.7	382.8
35	Borrowings from banks in the U.S.	138.3	107.0	103.1	91.5	91.7	91.4	87.0	86.3	88.3	86.2	86.8	85.0
36	Borrowings from others	337.9	332.6	323.5	299.7	269.4	287.0	312.5	302.9	308.8	304.5	298.9	297.8
37	Trading liabilities <sup>20</sup>	—	4.1	4.0	3.6	4.2	3.9	4.2	4.8	4.5	4.7	5.1	4.8
38	Derivatives with a negative fair value <sup>17</sup>	—	3.2	3.1	2.8	3.3	3.1	3.3	3.9	3.6	3.9	4.2	4.0
39	Other trading liabilities	—	0.9	0.9	0.8	0.9	0.8	0.9	0.9	0.9	0.9	0.9	0.9
40	Net due to related foreign offices	48.9	40.3	44.7	44.7	43.6	44.2	44.8	42.2	42.7	43.3	40.6	40.3
41	Other liabilities <sup>21</sup>	67.4	67.9	69.4	66.7	65.5	68.8	71.5	68.9	68.3	68.4	68.1	70.8
42	<b>TOTAL LIABILITIES<sup>19</sup></b>	<b>3,139.8</b>	<b>3,179.1</b>	<b>3,158.3</b>	<b>3,114.1</b>	<b>3,087.3</b>	<b>3,100.7</b>	<b>3,141.6</b>	<b>3,136.5</b>	<b>3,148.0</b>	<b>3,131.8</b>	<b>3,140.2</b>	<b>3,119.3</b>
43	<b>RESIDUAL (ASSETS LESS LIABILITIES)<sup>22</sup></b>	<b>386.0</b>	<b>352.0</b>	<b>376.3</b>	<b>387.7</b>	<b>419.0</b>	<b>422.5</b>	<b>418.2</b>	<b>423.1</b>	<b>425.1</b>	<b>427.0</b>	<b>417.5</b>	<b>423.2</b>
<b>MEMORANDA</b>													
44	Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	—	2.2	2.7	1.1	2.2	2.3	2.3	2.9	2.7	2.7	3.0	3.3
45	Securitized consumer loans <sup>24</sup>	87.5	86.0	87.7	87.6	88.8	66.5	15.7	15.4	15.5	15.2	15.2	15.7
46	Securitized credit cards and other revolving plans	86.1	85.1	86.8	86.7	87.9	65.8	15.7	15.4	15.5	15.2	15.2	15.7
47	Other securitized consumer loans	1.3	1.0	0.9	0.8	0.9	0.7	0.0	0.0	0.0	0.0	0.0	0.0
48	Securitized real estate loans <sup>24</sup>	23.5	21.9	21.7	22.6	21.3	20.8	20.4	20.0	19.7	19.9	19.6	21.0

Footnotes appear on the last page.

**Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars

June 11, 2010

Account		2009	2009	2009	2010	2010	2010	2010	2010	Week ending			
		May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 12	May 19	May 26	Jun 2
<b>ASSETS</b>													
1	Bank credit	3,047.2	3,026.7	3,008.9	2,968.4	2,945.7	2,957.7	3,012.4	3,013.7	3,022.9	3,009.2	3,004.8	3,012.0
2	Securities in bank credit <sup>2</sup>	624.9	667.5	661.0	645.6	646.3	654.6	666.2	669.2	670.4	668.6	667.8	669.9
3	Treasury and agency securities <sup>3</sup>	412.7	452.0	458.3	453.4	450.5	457.1	467.9	470.7	471.6	470.1	468.9	471.3
4	Mortgage-backed securities (MBS) <sup>4</sup>	—	285.0	286.7	283.0	283.3	285.8	290.6	292.3	293.2	291.7	290.5	293.7
5	Non-MBS <sup>5</sup>	—	167.0	171.6	170.4	167.1	171.2	177.3	178.3	178.4	178.4	178.5	177.6
6	Other securities	212.2	215.5	202.7	192.2	195.8	197.5	198.3	198.6	198.8	198.5	198.8	198.6
7	Mortgage-backed securities <sup>6</sup>	—	31.3	31.0	30.8	31.0	30.8	30.8	30.2	30.3	30.5	29.8	29.9
8	Non-MBS <sup>7</sup>	—	184.2	171.7	161.4	164.8	166.7	167.5	168.4	168.5	168.0	169.0	168.7
9	Loans and leases in bank credit <sup>8</sup>	2,422.4	2,359.2	2,347.9	2,322.8	2,299.4	2,303.1	2,346.3	2,344.5	2,352.5	2,340.5	2,337.1	2,342.1
10	Commercial and industrial loans	425.9	398.4	396.2	391.2	389.6	390.3	392.9	394.3	394.4	394.2	393.9	394.3
11	Real estate loans	1,657.7	1,631.2	1,621.9	1,606.3	1,590.9	1,583.9	1,585.9	1,582.4	1,591.1	1,578.3	1,575.3	1,578.8
12	Revolving home equity loans	118.3	117.9	118.2	118.1	118.2	117.9	118.5	118.6	118.6	118.6	118.5	118.3
13	Closed-end residential loans <sup>9</sup>	523.2	518.6	515.3	509.5	499.8	499.6	506.8	508.7	515.8	504.4	502.4	509.4
14	Commercial real estate loans <sup>10</sup>	1,016.1	994.7	988.4	978.8	972.9	966.4	960.6	955.1	956.7	955.4	954.4	951.1
15	Consumer loans	209.7	207.1	208.1	206.4	202.5	210.9	247.3	247.4	247.0	247.7	248.0	247.7
16	Credit cards and other revolving plans	71.5	66.3	67.1	64.3	62.2	71.9	107.2	106.9	106.5	107.1	107.4	106.9
17	Other consumer loans <sup>11</sup>	138.2	140.9	141.0	142.1	140.3	139.0	140.1	140.5	140.6	140.6	140.5	140.8
18	Other loans and leases	129.1	122.6	121.7	118.9	116.4	118.0	120.1	120.5	119.9	120.3	119.9	121.3
19	Fed funds and reverse RPs with nonbanks <sup>12</sup>	6.6	1.9	1.6	1.1	1.4	1.3	1.6	1.2	1.1	1.2	1.1	1.4
20	All other loans and leases <sup>13</sup>	122.5	120.7	120.1	117.7	115.0	116.7	118.5	119.3	118.9	119.1	118.8	119.9
21	LESS: Allowance for loan and lease losses	—	54.8	54.0	56.1	57.2	57.6	58.9	59.5	59.6	59.6	59.2	59.7
22	Interbank loans <sup>12</sup>	62.8	64.2	64.6	56.8	56.5	57.6	52.0	51.9	51.7	48.7	53.6	54.1
23	Fed funds and reverse RPs with banks <sup>12</sup>	55.3	58.4	60.6	53.3	52.6	54.1	49.3	49.1	48.9	45.8	50.7	51.2
24	Loans to commercial banks <sup>14</sup>	7.5	5.7	4.0	3.5	3.8	3.5	2.8	2.8	2.8	2.8	2.8	2.8
25	Cash assets <sup>15</sup>	203.6	258.4	264.5	257.3	267.0	273.8	264.1	266.6	264.4	261.1	269.9	277.8
26	Trading assets <sup>16</sup>	—	9.5	8.6	7.1	7.4	7.1	5.9	6.3	6.1	6.4	6.7	6.4
27	Derivatives with a positive fair value <sup>17</sup>	—	6.0	5.9	5.3	5.6	5.5	5.3	5.8	5.6	5.9	6.1	5.9
28	Other trading assets	—	3.5	2.7	1.8	1.8	1.6	0.5	0.5	0.5	0.5	0.5	0.5
29	Other assets <sup>18</sup>	—	256.7	265.8	275.4	279.9	275.8	277.0	273.6	275.6	273.3	272.6	272.9
30	<b>TOTAL ASSETS<sup>19</sup></b>	<b>3,522.5</b>	<b>3,560.6</b>	<b>3,558.5</b>	<b>3,508.9</b>	<b>3,499.2</b>	<b>3,514.5</b>	<b>3,552.5</b>	<b>3,552.6</b>	<b>3,561.0</b>	<b>3,539.0</b>	<b>3,548.3</b>	<b>3,563.4</b>

Footnotes appear on the last page.

**Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars (continued)

June 11, 2010

Account		2009	2009	2009	2010	2010	2010	2010	2010	Week ending				
		May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 12	May 19	May 26	Jun 2	
LIABILITIES														
31	Deposits	2,541.8	2,629.6	2,632.7	2,606.0	2,615.1	2,627.5	2,634.8	2,631.8	2,637.3	2,618.3	2,628.1	2,642.8	
32	Large time deposits	—	466.1	461.7	459.5	461.0	459.6	456.7	454.1	454.4	453.9	453.8	453.5	
33	Other deposits	2,097.8	2,163.5	2,171.0	2,146.5	2,154.1	2,168.0	2,178.1	2,177.7	2,182.9	2,164.4	2,174.3	2,189.3	
34	Borrowings	491.3	422.3	412.0	398.0	375.2	379.0	404.4	406.3	410.6	406.1	406.3	402.8	
35	Borrowings from banks in the U.S.	141.3	101.2	98.1	94.3	93.4	92.2	90.0	88.1	88.9	88.3	88.8	85.7	
36	Borrowings from others	350.0	321.1	313.9	303.6	281.8	286.8	314.4	318.2	321.7	317.8	317.6	317.2	
37	Trading liabilities <sup>20</sup>	—	4.5	4.5	3.9	4.3	4.2	4.1	4.5	4.2	4.5	4.9	4.6	
38	Derivatives with a negative fair value <sup>17</sup>	—	3.5	3.5	3.1	3.4	3.3	3.2	3.7	3.5	3.8	4.1	3.9	
39	Other trading liabilities	—	1.0	1.0	0.8	0.9	0.8	0.9	0.8	0.8	0.8	0.8	0.8	
40	Net due to related foreign offices	48.9	40.3	44.7	44.7	43.6	44.2	44.8	42.2	42.7	43.3	40.6	40.3	
41	Other liabilities <sup>21</sup>	67.1	69.7	70.2	65.3	64.8	66.6	67.4	68.8	68.1	68.4	68.9	71.4	
42	TOTAL LIABILITIES <sup>19</sup>	3,156.1	3,166.4	3,164.1	3,117.8	3,103.0	3,121.5	3,155.5	3,153.6	3,162.9	3,140.6	3,148.8	3,162.0	
43	RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	366.4	394.2	394.4	391.1	396.3	393.0	397.0	399.0	398.1	398.4	399.5	401.3	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	—	2.2	2.7	1.1	2.2	2.3	2.3	2.9	2.7	2.7	3.0	3.3	
45	Securitized consumer loans <sup>24</sup>	86.8	86.8	89.4	89.8	89.6	66.4	15.8	15.5	15.7	15.2	15.2	15.7	
46	Securitized credit cards and other revolving plans	85.2	85.9	88.5	89.0	88.7	65.7	15.7	15.4	15.6	15.1	15.1	15.6	
47	Other securitized consumer loans	1.5	0.9	0.9	0.9	0.9	0.7	0.1	0.1	0.1	0.1	0.1	0.1	
48	Securitized real estate loans <sup>24</sup>	24.3	22.5	22.4	21.8	21.8	21.7	20.7	20.5	20.5	20.5	20.6	20.6	

Footnotes appear on the last page.

**Assets and Liabilities of Foreign-Related Institutions in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars

June 11, 2010

Account		2009 May	2009 Nov	2009 Dec	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	Week ending			
										May 12	May 19	May 26	Jun 2
<b>ASSETS</b>													
1	Bank credit	938.0	809.9	789.2	785.3	773.7	773.0	773.9	766.8	771.4	770.5	768.0	763.0
2	Securities in bank credit <sup>2</sup>	280.0	250.5	242.6	245.1	241.2	237.2	236.0	233.8	237.6	238.0	230.9	228.6
3	Treasury and agency securities <sup>3</sup>	91.4	98.1	99.6	94.5	88.4	88.4	92.8	92.1	94.2	94.3	91.1	92.3
4	Mortgage-backed securities (MBS) <sup>4</sup>	—	27.9	25.7	24.6	22.6	22.2	22.4	22.3	22.3	22.5	22.2	22.3
5	Non-MBS <sup>5</sup>	—	70.2	73.9	69.9	65.8	66.1	70.4	69.8	71.8	71.8	69.0	70.0
6	Other securities	188.6	152.4	143.0	150.5	152.9	148.8	143.2	141.6	143.4	143.7	139.7	136.3
7	Mortgage-backed securities <sup>6</sup>	—	6.5	6.7	7.5	8.3	8.0	8.9	9.1	8.7	9.2	9.4	9.6
8	Non-MBS <sup>7</sup>	—	145.9	136.3	143.0	144.5	140.8	134.3	132.6	134.7	134.5	130.4	126.7
9	Loans and leases in bank credit <sup>8</sup>	658.0	559.3	546.6	540.2	532.5	535.9	538.0	533.0	533.8	532.5	537.1	534.4
10	Commercial and industrial loans	344.3	287.9	279.6	269.4	264.3	261.6	257.1	254.2	256.4	253.0	254.3	253.6
11	Real estate loans	46.4	41.4	40.6	41.4	42.2	41.5	38.6	37.8	37.7	37.6	37.9	38.2
12	Revolving home equity loans	—	-0.1	1.1	1.6	2.3	1.5	-0.2	-0.4	-0.4	-0.5	-0.4	-0.3
13	Closed-end residential loans <sup>9</sup>	—	2.6	2.5	2.5	2.5	2.5	2.2	2.6	2.5	2.6	2.7	2.8
14	Commercial real estate loans <sup>10</sup>	—	38.9	37.0	37.3	37.4	37.5	36.6	35.7	35.6	35.5	35.6	35.7
15	Consumer loans	—	1.4	1.4	1.3	1.3	1.4	1.5	1.4	1.4	1.4	1.4	1.4
16	Credit cards and other revolving plans	—	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
17	Other consumer loans <sup>11</sup>	—	1.4	1.4	1.3	1.3	1.4	1.5	1.4	1.4	1.4	1.4	1.4
18	Other loans and leases	267.3	228.6	225.1	228.1	224.7	231.3	240.8	239.6	238.2	240.4	243.5	241.1
19	Fed funds and reverse RPs with nonbanks <sup>12</sup>	77.5	64.9	65.9	70.0	66.5	67.6	65.8	72.0	70.2	73.4	76.1	74.7
20	All other loans and leases <sup>13</sup>	189.8	163.7	159.2	158.1	158.3	163.8	174.9	167.6	168.0	167.0	167.4	166.5
21	LESS: Allowance for loan and lease losses	—	1.9	1.7	1.6	1.6	1.9	1.6	1.7	1.7	1.7	1.8	1.7
22	Interbank loans <sup>12</sup>	43.2	31.5	29.0	30.1	32.8	26.1	28.2	32.8	33.6	30.8	35.6	32.8
23	Fed funds and reverse RPs with banks <sup>12</sup>	38.3	28.3	26.2	26.9	29.0	22.7	24.5	27.3	28.0	25.0	29.6	26.6
24	Loans to commercial banks <sup>14</sup>	4.9	3.1	2.9	3.2	3.8	3.4	3.7	5.5	5.6	5.8	6.0	6.2
25	Cash assets <sup>15</sup>	284.0	348.5	337.6	430.8	480.6	408.7	373.5	372.7	383.7	396.4	356.1	332.8
26	Trading assets <sup>16</sup>	—	110.9	108.2	106.9	110.0	104.0	100.2	112.2	109.1	111.6	118.9	116.1
27	Derivatives with a positive fair value <sup>17</sup>	144.8	98.0	96.0	94.3	97.5	90.2	88.4	99.0	95.9	98.0	104.3	103.0
28	Other trading assets	—	12.9	12.3	12.6	12.5	13.9	11.8	13.2	13.2	13.6	14.6	13.1
29	Other assets <sup>18</sup>	45.3	43.0	40.0	39.0	39.1	42.0	47.2	52.7	52.4	52.8	50.9	50.1
30	<b>TOTAL ASSETS<sup>19</sup></b>	<b>1,464.0</b>	<b>1,341.8</b>	<b>1,302.3</b>	<b>1,390.4</b>	<b>1,434.7</b>	<b>1,352.0</b>	<b>1,321.5</b>	<b>1,335.5</b>	<b>1,348.6</b>	<b>1,360.4</b>	<b>1,327.7</b>	<b>1,293.0</b>

Footnotes appear on the last page.

**Assets and Liabilities of Foreign-Related Institutions in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars (continued)

June 11, 2010

Account		2009 May	2009 Nov	2009 Dec	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	Week ending				
										May 12	May 19	May 26	Jun 2	
LIABILITIES														
31	Deposits	929.3	1,014.4	1,050.9	1,051.1	1,061.6	1,042.7	1,006.3	955.4	969.0	950.3	937.8	935.4	
32	Large time deposits	884.1	979.6	1,015.5	1,016.4	1,025.3	1,008.4	965.7	913.2	927.9	907.5	895.4	890.3	
33	Other deposits	45.2	34.8	35.4	34.7	36.2	34.4	40.6	42.2	41.1	42.8	42.5	45.1	
34	Borrowings	653.6	550.3	525.9	520.6	506.4	472.8	494.4	501.9	489.5	501.9	512.6	506.9	
35	Borrowings from banks in the U.S.	45.9	33.0	29.9	30.4	33.1	24.9	25.6	29.0	28.9	27.1	31.5	28.5	
36	Borrowings from others	607.7	517.3	496.1	490.2	473.2	447.9	468.8	472.9	460.5	474.8	481.1	478.4	
37	Trading liabilities <sup>20</sup>	137.9	113.1	107.8	121.2	106.8	106.4	106.5	112.8	111.7	112.1	116.5	114.8	
38	Derivatives with a negative fair value <sup>17</sup>	131.6	104.7	99.4	108.6	92.4	89.7	88.0	93.5	91.7	92.0	97.3	96.1	
39	Other trading liabilities	6.2	8.4	8.4	12.6	14.4	16.7	18.4	19.3	20.0	20.1	19.1	18.7	
40	Net due to related foreign offices	-348.1	-331.8	-373.2	-315.5	-259.8	-324.3	-360.2	-333.5	-336.5	-312.0	-325.4	-350.8	
41	Other liabilities <sup>21</sup>	36.0	29.9	27.0	24.0	26.1	36.2	49.9	51.8	53.8	54.7	49.2	48.5	
42	TOTAL LIABILITIES <sup>19</sup>	1,408.7	1,375.9	1,338.4	1,401.4	1,441.0	1,333.7	1,296.9	1,288.5	1,287.6	1,307.0	1,290.8	1,254.8	
43	RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	55.4	-34.1	-36.1	-11.0	-6.3	18.3	24.6	47.0	61.0	53.4	37.0	38.3	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	—	-13.1	-11.5	-11.0	-10.4	-10.0	-9.6	-8.2	-8.2	-8.1	-8.0	-8.6	
45	Securitized consumer loans <sup>24</sup>	—	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
46	Securitized credit cards and other revolving plans	—	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
47	Other securitized consumer loans	—	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
48	Securitized real estate loans <sup>24</sup>	—	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	

Footnotes appear on the last page.

**Assets and Liabilities of Foreign-Related Institutions in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars

June 11, 2010

Account		2009 May	2009 Nov	2009 Dec	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	Week ending			
										May 12	May 19	May 26	Jun 2
<b>ASSETS</b>													
1	Bank credit	935.2	816.2	798.1	782.8	772.8	766.6	773.9	765.1	768.3	765.2	768.0	766.0
2	Securities in bank credit <sup>2</sup>	277.3	257.6	244.5	241.1	238.9	233.2	232.5	232.0	234.7	233.9	231.4	230.4
3	Treasury and agency securities <sup>3</sup>	91.2	97.4	97.4	94.4	93.3	90.6	93.2	92.0	94.7	93.2	91.1	91.4
4	Mortgage-backed securities (MBS) <sup>4</sup>	—	28.0	25.8	24.8	22.9	22.3	22.2	22.1	22.4	22.4	21.8	21.9
5	Non-MBS <sup>5</sup>	—	69.4	71.6	69.6	70.4	68.3	71.0	69.9	72.3	70.8	69.3	69.6
6	Other securities	186.1	160.2	147.1	146.7	145.6	142.6	139.2	140.0	140.0	140.7	140.3	139.0
7	Mortgage-backed securities <sup>6</sup>	—	7.8	6.9	6.9	8.5	8.6	8.9	8.3	8.3	8.3	8.3	8.2
8	Non-MBS <sup>7</sup>	—	152.4	140.3	139.8	137.1	134.0	130.3	131.7	131.7	132.4	132.0	130.8
9	Loans and leases in bank credit <sup>8</sup>	657.9	558.7	553.6	541.7	533.9	533.4	541.5	533.0	533.5	531.3	536.6	535.6
10	Commercial and industrial loans	343.9	287.0	280.1	271.1	266.9	263.5	259.2	254.1	256.6	253.0	253.4	253.3
11	Real estate loans	47.1	41.8	40.4	40.1	40.1	40.3	39.7	38.6	38.5	38.5	38.7	38.8
12	Revolving home equity loans	—	0.2	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2
13	Closed-end residential loans <sup>9</sup>	—	2.5	2.6	2.7	2.6	2.6	2.7	2.6	2.6	2.6	2.6	2.6
14	Commercial real estate loans <sup>10</sup>	—	39.1	37.5	37.2	37.2	37.5	36.8	35.8	35.6	35.7	35.9	36.0
15	Consumer loans	—	1.3	1.3	1.3	1.3	1.3	1.4	1.4	1.4	1.4	1.4	1.4
16	Credit cards and other revolving plans	—	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
17	Other consumer loans <sup>11</sup>	—	1.3	1.3	1.3	1.3	1.3	1.4	1.4	1.4	1.4	1.4	1.4
18	Other loans and leases	266.9	228.6	231.8	229.2	225.6	228.3	241.2	238.9	237.1	238.5	243.1	242.0
19	Fed funds and reverse RPs with nonbanks <sup>12</sup>	79.1	66.3	66.5	68.3	67.5	64.8	68.0	73.2	71.3	73.7	77.2	76.6
20	All other loans and leases <sup>13</sup>	187.8	162.3	165.3	160.8	158.1	163.5	173.2	165.7	165.8	164.8	165.9	165.4
21	LESS: Allowance for loan and lease losses	—	1.9	1.8	1.7	1.7	1.6	1.5	1.5	1.5	1.5	1.5	1.5
22	Interbank loans <sup>12</sup>	43.3	33.6	29.7	30.3	33.4	25.8	27.6	32.9	33.4	31.4	35.4	32.5
23	Fed funds and reverse RPs with banks <sup>12</sup>	39.2	29.8	26.0	27.1	29.7	21.9	24.0	27.5	27.8	25.7	29.6	26.6
24	Loans to commercial banks <sup>14</sup>	4.1	3.9	3.7	3.3	3.7	4.0	3.6	5.4	5.6	5.7	5.8	5.9
25	Cash assets <sup>15</sup>	277.6	362.3	357.3	448.4	473.5	391.5	365.1	365.6	365.5	391.9	360.0	330.2
26	Trading assets <sup>16</sup>	—	126.5	115.3	107.0	105.6	106.4	103.2	113.4	111.8	113.7	118.3	115.4
27	Derivatives with a positive fair value <sup>17</sup>	146.5	113.4	103.8	95.4	94.4	93.6	90.6	100.5	98.9	101.1	104.4	102.2
28	Other trading assets	—	13.1	11.5	11.5	11.2	12.8	12.5	12.9	12.9	12.6	14.0	13.2
29	Other assets <sup>18</sup>	45.3	43.1	41.9	40.2	42.5	43.7	44.5	52.5	52.3	52.3	52.7	50.1
30	<b>TOTAL ASSETS<sup>19</sup></b>	<b>1,456.4</b>	<b>1,379.9</b>	<b>1,340.6</b>	<b>1,407.0</b>	<b>1,426.1</b>	<b>1,332.4</b>	<b>1,312.8</b>	<b>1,327.9</b>	<b>1,329.8</b>	<b>1,353.0</b>	<b>1,332.9</b>	<b>1,292.7</b>

Footnotes appear on the last page.

**Assets and Liabilities of Foreign-Related Institutions in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars (continued)

June 11, 2010

Account		2009 May	2009 Nov	2009 Dec	2010 Jan	2010 Feb	2010 Mar	2010 Apr	2010 May	Week ending				
										May 12	May 19	May 26	Jun 2	
LIABILITIES														
31	Deposits	949.8	1,014.5	1,055.8	1,054.3	1,050.5	1,031.2	1,011.0	973.0	984.9	973.0	959.5	953.6	
32	Large time deposits	903.1	981.5	1,021.2	1,019.3	1,014.6	994.9	965.9	928.6	940.6	927.5	915.5	907.8	
33	Other deposits	46.7	33.0	34.7	35.0	35.8	36.3	45.1	44.4	44.3	45.6	44.1	45.8	
34	Borrowings	670.9	545.5	520.4	514.1	498.5	481.9	505.8	516.4	507.4	519.1	521.8	520.1	
35	Borrowings from banks in the U.S.	43.1	34.0	30.4	29.9	32.1	25.8	25.6	28.1	28.0	26.7	29.3	29.1	
36	Borrowings from others	627.8	511.6	490.0	484.3	466.4	456.1	480.3	488.3	479.4	492.4	492.4	491.0	
37	Trading liabilities <sup>20</sup>	143.9	117.6	106.9	125.9	106.6	105.8	103.8	116.5	115.0	117.2	121.5	118.1	
38	Derivatives with a negative fair value <sup>17</sup>	136.0	109.4	99.4	112.3	91.7	90.4	87.0	96.4	94.9	96.7	99.7	98.5	
39	Other trading liabilities	7.9	8.2	7.6	13.6	14.8	15.4	16.8	20.1	20.1	20.4	21.8	19.6	
40	Net due to related foreign offices	-348.1	-331.8	-373.2	-315.5	-259.8	-324.3	-360.2	-333.5	-336.5	-312.0	-325.4	-350.8	
41	Other liabilities <sup>21</sup>	37.0	31.2	27.7	25.2	27.2	34.8	49.4	52.4	56.0	52.6	52.5	48.8	
42	TOTAL LIABILITIES <sup>19</sup>	1,453.5	1,376.9	1,337.6	1,404.0	1,423.0	1,329.4	1,309.8	1,324.9	1,326.8	1,350.0	1,329.9	1,289.7	
43	RESIDUAL (ASSETS LESS LIABILITIES) <sup>22</sup>	2.9	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities <sup>23</sup>	—	-13.1	-11.5	-11.0	-10.4	-10.0	-9.6	-8.2	-8.2	-8.1	-8.0	-8.6	
45	Securitized consumer loans <sup>24</sup>	—	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
46	Securitized credit cards and other revolving plans	—	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
47	Other securitized consumer loans	—	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
48	Securitized real estate loans <sup>24</sup>	—	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	

Footnotes appear on the last page.

1. Data include the following types of institutions in the fifty states and the District of Columbia: domestically chartered commercial banks; U.S. branches and agencies of foreign banks; and Edge Act and agreement corporations (foreign-related institutions). Data exclude International Banking Facilities. Weekly levels are Wednesday values; monthly levels are pro rata averages of Wednesday values. The data for domestically chartered commercial banks and U.S. branches and agencies of foreign banks are estimated by benchmarking weekly data provided by a sample of banks to quarter-end reports of condition (Call Reports). Large domestically chartered commercial banks are defined as the top 25 domestically chartered commercial banks, ranked by domestic assets as of the previous commercial bank Call Report to which the H.8 release data have been benchmarked. Small domestically chartered commercial banks are defined as all domestically chartered commercial banks not included in the top 25. The data for large and small domestically chartered banks, presented on pages 10 to 17, are adjusted to remove the estimated effects of mergers and panel shifts between these two groups. (See [www.federalreserve.gov/releases/h8/about.htm](http://www.federalreserve.gov/releases/h8/about.htm) for more information on how these data were constructed.)

2. Includes securities held in trading accounts, held-to-maturity, and available-for-sale. Excludes all non-security trading assets, such as derivatives with a positive fair value (included in line 27) or loans held in trading accounts (included in line 9).

3. Treasury securities are liabilities of the U.S. government. Agency securities are liabilities of U.S. government agencies and U.S. government-sponsored enterprises.

4. Includes mortgage-backed securities (MBS) issued by U.S. government agencies or by U.S. government-sponsored enterprises such as the Government National Mortgage Association (GNMA), the Federal National Mortgage Association (FNMA), or the Federal Home Loan Mortgage Corporation (FHLMC). Includes pass-through securities, collateralized mortgage obligations (CMOs), real estate mortgage investment conduits (REMICs), CMO and REMIC residuals, and stripped MBS.

5. Includes U.S. Treasury securities and U.S. Government agency obligations other than MBS.

6. Includes pass-through securities not guaranteed by the U.S. government and other MBS issued by non-U.S. government issuers, including those collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA.

7. Includes securities issued by states and political subdivisions in the United States, asset-backed securities (ABS), other domestic and foreign debt securities, and investments in mutual funds and other equity securities with readily determinable fair values.

8. Excludes unearned income. Includes the allowance for loan and lease losses. Excludes federal funds sold to, reverse RPs with, and loans made to commercial banks, all of which are included in line 22. Includes all loans held in trading accounts under a fair value option.

9. Includes first and junior liens on closed-end loans secured by 1-4 family residential properties.

10. Includes construction, land development, and other land loans, and loans secured by farmland, multifamily (5 or more) residential properties, and nonfarm nonresidential properties.

11. Includes loans for purchasing automobiles and mobile homes, student loans, loans for medical expenses and vacations, and loans for other personal expenditures.

12. Fed funds are included in lines 19 and 23 by counterparty. Line 19 includes fed funds with brokers and dealers and with others, including the Federal Home Loan Banks (FHLB).

13. Includes loans for purchasing or carrying securities, loans to finance agricultural production, loans to foreign governments and foreign banks, obligations of states and political subdivisions, loans to nonbank depository institutions, loans to nonbank financial institutions, unplanned overdrafts, loans not elsewhere classified, and lease financing receivables.

14. Excludes loans secured by real estate, which are included in line 11.

15. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.

16. Excludes most securities held in trading accounts (included in line 2). Trading account securities at some smaller domestically chartered commercial banks are included in this item.

17. Fair value of derivative contracts (interest rate, foreign exchange rate, other commodity and equity contracts) in a gain/loss position, as determined under FASB Interpretation No. 39 (FIN 39).

18. Excludes the due-from position with related foreign offices, which is included in line 39. Includes other real estate owned, premises and fixed assets, investments in unconsolidated subsidiaries, intangible assets (including goodwill), direct and indirect investments in real estate ventures, accounts receivable, and other assets.

19. Prior to July 1, 2009, components of assets and liabilities do not sum to the totals by the amounts of data items not previously published.

20. Includes liabilities for short positions and other trading liabilities to which fair value accounting has been applied.

21. Includes subordinated notes and debentures, net deferred tax liabilities, interest and other expenses accrued and unpaid, accounts payable, and other liabilities.

22. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis. On a seasonally adjusted basis this item reflects any differences in the seasonal patterns estimated for total assets and total liabilities.

23. Difference between fair value and historical cost for securities classified as available-for-sale under FASB Statement 115. Data have been adjusted to include an estimate of tax effects, omitted from the reported data.

24. Includes the outstanding principal balance of assets sold and securitized by commercial banks with servicing retained or with recourse or other seller-provided credit enhancements.

Current and historical H.8 data are available from the Federal Reserve Board's Data Download Program ([www.federalreserve.gov/datadownload/Choose.aspx?rel=H.8](http://www.federalreserve.gov/datadownload/Choose.aspx?rel=H.8)). Previously published "Notes on the Data" back to December 16, 2005, may also be found on the Federal Reserve Board's website ([www.federalreserve.gov/releases/h8/h8notes.htm](http://www.federalreserve.gov/releases/h8/h8notes.htm)). For information about individual copies or subscriptions, contact Publications Services at the Federal Reserve Board (phone 202-452-3244, fax 202-728-5886).